



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/592,020 Confirmation No.: 6997
Applicant : Ian Rossel Caple Innes
Filed : September 7, 2006
TC/A.U. : 3694
Examiner : Mary M. Gregg

Title : Arrangements For Deriving Financial
Benefits From Equity Owned In Property

Docket No. : SPR10150P00100US
Customer No. : 32116

Commissioner For Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Sir:

In response to the Office Action of August 15, 2008, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page two (2) of this paper.

Remarks/Arguments begin on page 21 (twenty-one) of this paper.